

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Pamela Althea Smith

Case No. 06-80213

S.S. No.: xxx-xx-2755

Mailing Address: 106 Saddle Creek Lane, Durham, NC 27703-0000

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on February 24, 2006.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR, DEBTOR'S PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED. OFFICIAL NOTICE WILL BE SENT TO YOU AND ALL OTHER CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN. YOU MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN. PLEASE NOTE:

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 9, 2006

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 6/7/05)

CH. 13 PLAN - DEBTS SHEET (MIDDLE)Debtor Name(s): **Pamela Althea Smith****RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Collateral	**
N/A			

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
N/A	

INSIDE PLAN**Arrearage Claims**

Creditor Name	Sch D #	Arrearage	**
Suntrust	3	\$13,169.00	**

REJECTED EXECUTORY CONTRACT/LEASES

Creditor Name	Description of Collateral
N/A	

LTD - Retain / DOT on Principal Res. & Other Long Term Debts	Sch. D #	Monthly Contract Amt.	**	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
Suntrust	3	\$894.00	**	N/A	\$894.00	Home and Land: 106 Saddle Creek Lane Durham NC 27703
Ridgewood Homeowners Dues	-	\$6.00	**	N/A	\$6.00	Home and Land: 106 Saddle Creek Lane Durham NC 27703
STD - Retain / Secured Debts (Paid at FMV)	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
State Employees Credit Union	2	\$2,440.00	6.25%	\$24.00	\$51.00	2000 Ford Taurus
Ford Motor Credit Company	1	\$0.00	0.00%	\$0.00	\$0.00	Judgment
STD - Retain / Secured Debts & 910 Vehicles (Pay 100%)	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Pmt.	Type of Collateral
N/A						

Attorney Fee (Unpaid part)	Amount	
Law Offices of John T. Orcutt, P.C.	\$2,000.00	
Secured Taxes	Secured Amt.	
IRS Tax Liens		
Real Property Taxes On Retained Realty		
Unsecured Priority Debts	Amount	
IRS Taxes		
State Taxes 2004	\$400.00	
Personal Property Taxes		
Alimony or Child Support Arrearage		
Cosign Protect Debts (Pay 100%)	Int. %	Payoff Amt.
General Unsecured Non-Priority Debts (See*)		\$0.00

PROPOSED PLAN PAYMENT

\$ 1296.00 per month for 55 months.

OTHER PROVISIONS

Plan to allow 3 waivers on request

** = Include two (2) post-petition payments in pre-petition arrearage in plan.
 Sch D # = The number of the secured debt as listed on Schedule D.
 Int. Rate = Interest Rate to be paid on secured claim = Trustee's rate, unless otherwise indicated (where contract rate is lower than Trustee's rate).
 Adequate Protection = Monthly "Adequate Protection" payment amount.
 * = DMI multiplied by the total number of months of plan, minus total of unsecured priority and co-sign protect debts.

CERTIFICATE OF SERVICE

Gabrielle Morrison, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Gabrielle Morrison

Gabrielle Morrison

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Chadwicks of Boston
P O Box 182746
Columbus, OH 43218-2746

Ford Motor Credit Company**
Post Office Box 55000
Drawer 55-953
Detroit, MI 48255-0953

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Household Finance Corporation
P O Box 9055
Brandon, FL 33509-9055

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-1126

Discover Card Services**
Post Office Box 8003
Hilliard, OH 43026-8003

Internal Revenue Service (MD)
Post Office Box 21126
Philadelphia, PA 19114-1126

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Durham County Register of Deeds
County Judicial Building
Durham, NC 27702

MBNA
400 Christiana Road
Newark, DE 19713

Added Dimensions
Post Office Box 8181
Gray, TN 37615-8181

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Allied Interstate
3000 Corporate Exchange Drive 5th
Columbus, OH 43231

eCast Settlement Corporation**
Post Office Box 35480
Newark, NJ 07193-5480

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Capital One
P O Box 85167
Richmond, VA 23285

Encore
P O Box 3330
Olathe, KS 66063-3330

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

ER Solutions
P O Box 9004
Renton, WA 98057-9004

Ridgewood Homw Owners Assoc.
Post Office Box 20969
Raleigh, NC 27619

Catherines
P O Box 8181
Johnson City, TN 37615-8181

Federal Housing Authority**/Middle
Department of HUD
2306 West Meadowview Road
Greensboro, NC 27407-3707

State Employees Credit Union
P O Drawer 25279
Raleigh, NC 27611-5279

SunTrust
Post Office Box 1801
Memphis, TN 38101-1801

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Verizon Wireless
3 Verizon Place
Mail Code #3B1
Alpharetta, GA 30004